

ABSTRACT

A computer network-based affinity program provides for participants to identify spending with merchants, who then provide a benefit to a non-profit organization or other beneficiary when the participant later conducts actual spending transactions with the merchant. The program includes benefit determination methods that reconcile the actual spending with the identified spending. The benefit determination methods create "lift" for the merchant, which encourages merchant participation in the program.

In addition, the benefit determination methods permit the merchants to measure and track the value of participating in the program, and the program further includes features that permit the merchants use this feedback to created tailored special promotions. In order to encourage participants to accurately estimate their identified spending, the benefit determination methods include accurate identified spending reward schemes.